

In re:
Joseph W LaFramboise
Amanda Lea LaFramboise
Debtors

Case No. 17-17587-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: Feb 03, 2023

Form ID: 3180W

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph W LaFramboise, Amanda Lea LaFramboise, 6404 Destin Court, Saugatuck, MI 49453-9452
14038478	GLHEC & Aff OBO Great Lakes Higher Ed Guar Corp, PO Box 8961, Madison WI 53708-8961
14113176	+ John A. DiGiamberardino, Esq., Case & DiGiamberardino, P.C., 845 N. Park Road, Ste. 101, Wyomissing, PA 19610-1342
14030136	Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
14017390	U.S. BANK NATIONAL ASSOCIATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Feb 04 2023 00:05:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Feb 04 2023 00:05:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14020259	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 04 2023 00:05:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14120482	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Feb 04 2023 00:05:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
14029363	EDI: GMACFS.COM	Feb 04 2023 05:09:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14029365	EDI: GMACFS.COM	Feb 04 2023 05:09:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
14026918	Email/PDF: bncntices@becket-lee.com	Feb 04 2023 00:13:45	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14087189	+ EDI: AIS.COM	Feb 04 2023 05:09:00	Directv, LLC, by American InfoSource LP as agent, 4515 Santa Fe Ave, Oklahoma City, OK 73118-7901
14032336	EDI: DISCOVER.COM	Feb 04 2023 05:09:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14060470	EDI: PRA.COM	Feb 04 2023 05:09:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14024390	EDI: Q3G.COM	Feb 04 2023 05:09:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14029614	+ EDI: CBSTDR	Feb 04 2023 05:09:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14028654	EDI: USBANKARS.COM	Feb 04 2023 05:09:00	U.S. Bank National Association, Bankruptcy

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14055028

Email/Text: Great_Lakes_EBN_Docs@nelnet.net

Feb 04 2023 00:05:00

Department, PO Box 108, St. Louis MO
63166-0108

US DEPARTMENT OF EDUCATION, CLAIMS
FILING UNIT, PO BOX 8973, MADISON, WI
53708-8973

14039226

+ EDI: WFFC2

Feb 04 2023 05:09:00

Wells Fargo Bank, N.A., Default Document
Processing, N9286-01Y, 1000 Blue Gentian Road,
Eagan, MN 55121-1663

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2023 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com
ALYK L OFLAZIAN	on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com
MATTEO SAMUEL WEINER	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com
REGINA COHEN	on behalf of Creditor Ally Bank rcohen@lavin-law.com mmalone@lavin-law.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
SARAH ELISABETH BARNGROVER	on behalf of Creditor WELLS FARGO BANK N.A. sarah.barngrover@beckshybrids.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
STEPHEN MCCOY OTTO	on behalf of Joint Debtor Amanda Lea LaFramboise steve@sottolaw.com info@sottolaw.com,no_reply@ecf.inforuptcy.com,dawn@sottolaw.com
STEPHEN MCCOY OTTO	on behalf of Debtor Joseph W LaFramboise steve@sottolaw.com info@sottolaw.com,no_reply@ecf.inforuptcy.com,dawn@sottolaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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Information to identify the case:

Debtor 1	<u>Joseph W LaFramboise</u>	Social Security number or ITIN	xxx-xx-8682
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Amanda Lea LaFramboise</u>	Social Security number or ITIN	xxx-xx-3104
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-17587-pmm			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph W LaFramboise

Amanda Lea LaFramboise

2/2/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.